

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

**Reginald Karl Warren and Nichole Rogers
Warren**

Case No. 11-80732

a/k/a Nichole L. Rogers

S.S. Nos.: xxx-xx-1459 and xxx-xx-9062

Mailing Address: 602 Weeping Willow Drive, Durham, NC 27704-

Debtors.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtors have filed for relief under Chapter 13 of the United States Bankruptcy Code on May 3, 2011.

The filing automatically stays collection and other actions against the Debtors, Debtors' property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtors' proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: May 25, 2011

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtors
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET (MIDDLE DISTRICT - DESARDI VERSION)

Date: 7/29/10

Lastname-SS#: Warren-1459 REFILE

RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

Creditor Name	Sch D #	Description of Collateral

SURRENDER COLLATERAL

Creditor Name	Description of Collateral

ARREARAGE CLAIMS

Creditor Name	Sch D #	Arrearage Amount	(See t)
			**
			**
			**
			**
			**
EMC	3	\$8,934	**
Wells Fargo	6	\$4,000	**
HOA	5	\$1,500	**
			**

REJECTED EXECUTORY CONTRACTS/LEASES

Creditor Name	Description of Collateral

LTD - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS

Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
EMC	3	\$1,011	N/A	n/a	\$1,011.00	Home
Wells Fargo	6	\$184	N/A	n/a	\$184.00	Home and escrow
HOA	5	\$20	N/A	n/a	\$20.00	HOA Fees
			N/A	n/a		

STD - SECURED DEBTS < FMV

Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
			5.00			
			5.00			
			5.00			
			5.00			

STD - SECURED DEBTS > 100%

Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
Santander	4	\$16,000	5.00	\$143	\$558.70	2008 Toyota Corolla
			5.00			
			5.00			
			5.00			
			5.00			

ATTORNEY FEE (Unpaid part)		Amount	
Law Offices of John T. Orcutt, P.C.		\$2,850	
SECURED TAXES		Secured Amt	
IRS Tax Liens			
Real Property Taxes on Retained Realty			
UNSECURED PRIORITY DEBTS		Amount	
IRS Taxes		\$1,720	
State Taxes		\$600	
Personal Property Taxes			
Alimony or Child Support Arrearage			
CO-SIGN PROTECT (Pay 100%)		Int. %	Payoff Amt
All Co-Sign Protect Debts (See*)			
GENERAL NON-PRIORITY UNSECURED			Amount**
	DMI=	None(\$0)	None(\$0)

PROPOSED CHAPTER 13 PLAN PAYMENT

\$ **\$2,373** per month for **36** months, then

\$ **N/A** per month for **N/A** months.

Adequate Protection Payment Period: **1.61** months.

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

* May include up to 2 post-petition payments.

* Co-sign protect on all debts so designated on the filed schedules.

** = Greater of DMI x ACP or EAE (Page 4 of 4)

Ch13Plan_MD (DeSardi Version 1/12/10) © LOJTO

Other Miscellaneous Provisions

Plan to allow for 3 "waivers". Interest on EAE at fed. judgment rate

Add escrow modification language to

CERTIFICATE OF SERVICE

I, Kaelyn McCollum , the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Kaelyn McCollum

Kaelyn McCollum

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 26504
Raleigh, NC 27611-6504

NC Department of Revenue
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

Duke University Health System
Post Office Box 91040
Durham, NC 27708-1040

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402

Absolute Collection Service **
421 Fayetteville Street Mall
Suite 600
Raleigh, NC 27601

Durham County Tax Collector
Post Office Box 3397
Durham, NC 27701

NC Child Support
Centralized Collections
Post Office Box 900006
Raleigh, NC 27675-9006

Charles E. Flowers
Attorney For Summer Meadows Homeowne
Association, Inc.
617 West Jones Street
Raleigh, NC 27603

EMC Mortgage Corp***
Customer Service Department
P.O. Box 293150
Attn: Managing Agent
Lewisville, TX 75029-3150

Equifax Information Systems LLC
P.O. Box 740241
Atlanta, GA 30374-0241

Condor Capital Corporation
800 South Oyser Bay Boulevard
Post Office Box 9054
Hicksville, NY 11802-9054

First Premier Bank**
Post Office Box 5524
Sioux Falls, SD 57117-5524

Experian
P.O. Box 2002
Allen, TX 75013-2002

Credit Bureau of Greensboro**
Post Office Box 26140
Greensboro, NC 27402-0040

GMAC Mortgage****
Attn: Customer Care
P.O. Box 4622
Waterloo, IA 50704

Trans Union Corporation
P.O. Box 2000
Crum Lynne, PA 19022-2000

Credit Financial Services***
Post Office Box 451
Durham, NC 27702-0451

Internal Revenue Service (MD)**
Post Office Box 7346
Philadelphia, PA 19101-7346

ChexSystems
Attn: Consumer Relations
7805 Hudson Road, Ste. 100
Woodbury, MN 55125

CSDDUR
Post Office Box 530
Durham, NC 27702-0530

Larry King Chevrolet Buick, Llc
259 S. Churton Street
Hillsborough, NC 27278

Internal Revenue Service (ED)**
Post Office Box 7346
Philadelphia, PA 19101-7346

Diversified Adjustment Service, Inc.
600 Coon Rapids Boulevard
Coon Rapids, MN 55433

Lee C. Rogers
C/o Sessoms & Rogers, PA
3326 Durham-Chapel Hill Blvd
Ste A-200
Durham, NC 27707

US Attorney's Office (ED)**
310 New Bern Avenue
Suite 800, Federal Building
Raleigh, NC 27601-1461

Duke Federal Credit Union **
2200 West Main Street
Suite L 100
Durham, NC 27705

North Carolina Department of Rev
c/o NC Department of Justice
Post Office Box 629
Raleigh, NC 27602-0629

North Carolina Department of Revenue
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

Wells Fargo Home Mortgage
Attn: Managing Agent
PO Box 10368
Des Moines, IA 50306-0368

North Carolina Dept of Revenue**
Post Office Box 1168
Raleigh, NC 27602-1168

Westlake Financial Services
Post Office Box 361068
Los Angeles, CA 90036

Santander Consumer USA**
Bankruptcy Dept/Attn: Managing Agt
Post Office Box 560284
Dallas, TX 75356-0284

Sessoms & Rogers Atty at Law
3326 Durham-Chapel Hill Blvd
Suite A-200
Durham, NC 27707

Sprint Nextel-Correspondence*****
Attn: Bankruptcy Department
Post Office Box 7949
Overland Park, KS 66207-0949

Summer Meadows HOA
PO box 19326
Attn: Managing Agent
Charlotte, NC 28219

The Law Offices of John T. Orcutt
6616-203 Six Forks Road
Raleigh, NC 27615

Time Warner
c/o Credit Management
4200 International PKWY
Carrollton, TX 75007

US Attorney's Office (MD)**
Middle District
Post Office Box 1858
Greensboro, NC 27502-1858